

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA**

In Re:)		
)	Case No.	B-14- C-13G
Diea Denise Ross)	Chapter	<u>13</u>
1117 Highland Avenue)		
Greensboro, NC 27403-3015)		
)		
)		
SS#)		
xxx-xx-3468)		
)		
)		
Debtor)		

NOTICE TO CREDITORS AND PROPOSED PLAN

The Debtor filed for relief under Chapter 13 of the United States Bankruptcy Code on November 12, 2014.

The filing automatically stays collection and other actions against the Debtor, Debtor's property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the proof of claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

CHAPTER 13 PLAN SUMMARY

The Debtor proposes an initial plan, which is subject to modification, as follows:

I. Plan Payments

The plan proposes a payment of \$1,080.00 per month for a period of **at least 36 months**. The Debtor shall commence payments to the Trustee within thirty (30) days from the date the petition was filed.

II. Administrative Costs

1. Attorney fees.

- ☒ The attorney for the Debtor will be paid the base fee of \$3,700.00. The Attorney has received \$ 0.00 from the Debtor pre-petition and the remainder of the base fee will be paid monthly by the Trustee as funds are available, after scheduled monthly payments to holders of domestic support obligations and allowed secured claims.
- ☐ The Attorney for the Debtor will file application for approval of a fee in lieu of the presumptive fee.

2. Trustee costs.

The Trustee will receive from all disbursements such amount as approved by the Court for payment of fees and expenses

III. Priority Claims

All pre-petition claims entitled to priority under 11 U.S.C. § 507 will be paid in full in deferred cash payments unless otherwise indicated.

1. Domestic Support Obligations ("DSO")

- a. ☒ None
- b. The name, address, and phone number, including area code, of the holder of any DSO as defined in § 101(14A) is as follows:

Name of DSO Claimant	Address, city, state & zip code	Telephone Number

- c. All **post-petition** DSO amounts will be paid directly by the Debtor to the holder of the claim and not by the Trustee.
- d. Arrearages owed to DSO claimants under 11 U.S.C. § 507(a)(1)(A) not presently paid through wage garnishment will be paid by the Trustee as follows:

Name of DSO Claimant	Estimated Arrearage Claim	Monthly Payment

2. Other priority claims to be paid by Trustee

Creditor	Estimated Priority Claim
-NONE-	

IV. Secured Claims

1. Real Property Secured Claims

a. ☐ None

b. All payments on any claim secured by real property will be paid by the Trustee unless the account is current, in which case the Debtor may elect to continue making mortgage payments directly. Arrearage claims will be paid by the Trustee as separate secured claims over the term of the plan, without interest.

Creditor	Property Address	Residence or Non-residence R/NR	Current Y/N	Monthly Payment	Arrearage Amount	If Current Indicate Payment by Debtor (D) or Trustee (T)
Fay Servicing	House	R	N	\$515.00	\$8,000.00	

2. Personal Property Secured Claims

a. ☐ None

b. Claims secured by personal property will be paid by the Trustee as follows:

Creditor	Collateral	Secured Amount	Purchase Money Y/N	Under-secured Amount	Pre-confirmation adequate protection payment per § 1326(a)(1)	Post-confirmation Equal Monthly Amount (EMA)	Proposed Interest Rate
DriveTime Credit	2006 Nissan Murano	\$15,000.00	Y	*\$0.00	\$93.00	\$300.00	Till

***910 Claim**

The Trustee will disburse pre-confirmation adequate protection payments to secured creditors holding allowed purchase money secured claims. Claims having a collateral value of less than \$2,000.00 will not receive adequate protection payments.

To the extent that the valuation provisions of 11 U.S.C. § 506 do not apply to any of the claims listed above, the creditor's failure to object to confirmation of the proposed plan shall constitute the creditor's acceptance of the treatment of its claim as proposed, pursuant to 11 U.S.C. § 1325(a)(5)(A).

3. Collateral to be Released

The Debtor proposes to release the following collateral:

Creditor	Collateral to be Released
United Consumer Financial Services	Vacuum cleaner

4. Liens to be Avoided

The Debtor pursuant to 11 U.S.C. § 522 proposes to avoid the following liens on property to the extent that such liens impair the Debtor's exemption:

Lien Creditor	Property
-NONE-	

V. Co-Debtor Claims

The Debtor proposes to separately classify for payment in full the following claims for consumer debts on which an individual is liable with the Debtor:

Creditor	Co-Debtor	Interest Rate	Monthly Payment
-NONE-			

VI. General Unsecured Claims Not Separately Classified

General unsecured claims will be paid on a pro-rata basis, with payments to commence after priority unsecured claims are paid in full. The estimated dividend to general unsecured claims is **0**%.

VII. Executory Contracts/Leases

- a. ☒ None
- b. The following executory contracts and/or leases will be rejected:

Creditor	Nature of lease or contract

- c. The following executory contracts and/or leases will be assumed. The Debtor will pay directly all lease payments which come due from the petition filing date until confirmation of the plan. Upon confirmation, payments will be paid as follows:

Creditor	Nature of Lease or Contract	Monthly payment	Monthly payment paid by Debtor (D) or Trustee (T)	Arrearage Amount	Arrearage paid by Debtor (D) or Trustee (T)	Arrearage monthly payment
-NONE-						

VIII. Special Provisions

- a. ☒ None
- b. Other classes of unsecured claims and treatment
- c. Other Special Terms

Date: **November 12, 2014**

/s/ Stephen D. Ling

Stephen D. Ling

Attorney for the Debtor

Address: **1515 W. Cornwallis Drive, Suite 101
Greensboro, NC 27408-6334**

Telephone: **(336) 272-2157**

State Bar No. **05718**

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA**

In Re:

Diea Denise Ross,

SS# xxx-xx-3468

Debtor

CERTIFICATE OF SERVICE

Case No. B-14- C-13G

The undersigned certifies that a copy of the **Notice to Creditors and Proposed Plan** was served by first class mail, postage prepaid, to the following parties at their respective addresses:

**Anita Jo Kinlaw Troxler
Chapter 13 Trustee
P.O. Box 1720
Greensboro, NC 27402-1720**

**Alliance Urology Specialists
c/o Stern & Associates, PA
415 N. Edgeworth Street, Suite 210
Greensboro, NC 27401**

**Bank of America
c/o Focus Receivables Management
1130 Northchase Parkway, Suite 150
Marietta, GA 30067**

**Bank Of America/UCS
P.O. Box 7051
Utica, NY 13504-7051**

**Capital One Bank
Attn: General Correspondence
P.O. Box 30285
Salt Lake City, UT 84130-0285**

**College Foundation Inc
2917 Highwoods Blvd
Raleigh, NC 27604**

**Cone Health
Attn: Billing Office
P.O. Box 26580
Greensboro, NC 27415-6580**

**Dept Of Education/NelNet Loans
121 S. 13th Street
Lincoln, NE 68508**

**DirecTV Quad
c/o CBE Group
1309 Technology Parkway
Cedar Falls, IA 50613**

**DriveTime Credit
Attention: Bankruptcy Dept.
P.O. Box 29018
Phoenix, AZ 85038**

**Employment Security Commission
Tax Dept
P.O. Box 26504
Raleigh, NC 27611-6504**

**Fay Servicing
Attn: Bankruptcy Dept.
P.O. Box 809441
Chicago, IL 60680-9441**

First Premier Bank
c/o Asset Recovery Solutions
2200 E. Devon Ave, Suite 200
Des Plaines, IL 60018-4501

FirstPoint Collection Resources
P.O. Box 26140
Greensboro, NC 27402-6140

Greensboro City Taxes
P.O. Box 3136
Greensboro, NC 27402-3136

Greensboro Pathology
c/o SCA Collections
P.O. Box 876
Greenville, NC 27835

Greensboro Radiology
1317 N. Elm Street, Suite 1B
Greensboro, NC 27401-1033

Guilford County Tax Dept.
P.O. Box 3328
Greensboro, NC 27402-3328

Internal Revenue Service
Centralized Insolvency Operations
P.O. Box 7346
Philadelphia, PA 19101-7346

JHS Marketing
c/o National Credit Adjusters
P.O. Box 3023
Hutchinson, KS 67504-3023

Marie R. McKinley
1117 Highland Avenue
Greensboro, NC 27403-3015

Mohela
633 Spirit Drive
Chesterfield, MO 63005-1243

Moses Cone Hospital
c/o Paragon Revenue Group
216 LePhilip Court
Concord, NC 28025-2954

Music & Arts
4626 Wedgewood Blvd
Frederick, MD 21703

NC Dept of Revenue
Attn: Bankruptcy Unit
P.O. Box 1168
Raleigh, NC 27640-0001

Professional Billing - Spin
c/o Firstsource Advantage
7650 Magna Drive
Belleville, IL 62223

QVC
c/o GC Services LP
Collection Agency Division
6330 Gulfport
Houston, TX 77081

Stern & Associates, P.A.
415 N. Edgeworth St, Suite 210
Greensboro, NC 27401

**United Consumer Financial Services
P.O. Box 856290
Louisville, KY 40285-6290**

**Wake Forest Univ Hlth Sci
6880 W. Snowville Road, #210
Brecksville, OH 44141-3255**

**Wake Forest University Health
c/o IC System
P.O. Box 64378
St. Paul, MN 55164-0378**

**Women's Hospital of Greensboro
c/o Firstsource Advantage, LLC
7650 Magna Drive
Belleville, IL 62223**

**Woodforest National Bank
c/o TRS Recovery Services
5251 Westheimer, 6th Floor
Houston, TX 77056-5404**

Date: November 12, 2014

/s/ Stephen D. Ling

**Stephen D. Ling NCSB #05718
Attorney for Debtor
1515 W. Cornwallis Drive, Suite 101
Greensboro, NC 27408-6334
(336)272-2157**